



恒生銀行
HANG SENG BANK



滙豐保險
HSBC Life

「愛・護航」自願醫保靈活計劃之折扣優惠

合資格恒生銀行客戶[^]於以下推廣期間成功投保指定人壽保險計劃可享以下優惠(「本優惠」)，受相關條款及細則約束[#]

推廣期：2025年4月1日至2025年6月30日

| 合資格人壽保險計劃 | 「愛・護航」自願醫保靈活計劃 |
|------------------------|---------------------------|
| 首年保費折扣／保費豁免優惠 | 20% |
| 合資格恒生銀行客戶 [^] | 在遞交合資格人壽保險計劃的新申請時持有恒生銀行戶口 |

[^] 如合資格恒生銀行客戶取消任何於推廣期開始日或之前遞交／已生效的申請，並於推廣期間申請上述指定人壽保險計劃，新的人壽保險計劃申請並不符合本優惠的資格。

[#] 備註：優惠詳情請參閱以下條款及細則及指定產品的宣傳冊子及保單條款及細則。

有關計劃之詳盡保障範圍、不受保障項目、條款及細則，請參閱保單。

條款及細則

- 是次推廣(「本推廣」)只適用於合資格恒生銀行客戶(見上述定義)於上述推廣期間(包括首尾兩天)成功遞交上述合資格人壽保險計劃申請至恒生銀行有限公司及其繼承人及受讓人(「恒生銀行」或「本行」)，同時其保單須於2025年8月31日或之前成功由滙豐人壽保險(國際)有限公司(「滙豐保險」)批核發出。本推廣受此等條款及細則(「本條款及細則」)約束。
- 除下列第3項條款提及的情況外，若合資格恒生銀行客戶同時享有本優惠及本行於香港特別行政區(「香港」)所提供適用於同一類別產品／服務的其他優惠(如員工保費折扣優惠)，本行保留只向該客戶提供價值最高的一項優惠的權利。
- 符合「愛・護航」自願醫保靈活計劃家庭折扣優惠資格的合資格恒生銀行客戶，除本推廣之條款和細則中所述的優惠外，可獲10%保費折扣優惠。而該10%家庭保費折扣優惠及本優惠將基於原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱「愛・護航」自願醫保靈活計劃保單條款內的「家庭折扣批註」。總保費折扣金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。

4. 本推廣不適用於以公司名義投保的保單。
5. 本優惠不可轉讓或兌換現金。
6. 本推廣不適用於超出相關產品冊子中「計劃摘要」標準的特別報價申請保單。
7. 由於金額需要作捨入調整，客戶最後繳交的總保費或會與申請表所列的總保費稍有出入。
8. 本推廣適用於合資格恒生銀行客戶於分行購買以上合資格人壽保險計劃。
9. 滙豐保險將因應可能的保單持有人及／或可能的受保人／受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
10. 本行及滙豐保險保留於任何情況下更改本推廣、本優惠及／或本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及／或終止本推廣及／或本優惠而毋須事前通知合資格恒生銀行客戶或任何人。本行及滙豐保險不會為相關改變、終止及／或取消決定所引致之影響負上任何責任。因本推廣、本優惠及／或本條款及細則的任何更改或因任何行使本行或滙豐保險對本推廣的酌情權而可能造成的任何（直接或間接）損失、損害或支出，本行及滙豐保險概不負責。
11. 本推廣之所有優惠均受有關的監管條例約束。
12. 除有關合資格恒生銀行客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本推廣的條款及細則的任何條文，或享有本推廣的條款及細則的任何條文下的利益。
13. 若有任何爭議，本行及／或滙豐保險保留最終決定權。
14. 如本推廣的條款及細則的英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 本推廣的條款及細則受香港法律所管轄，並按照香港法律詮釋。
16. 本行、滙豐保險及合資格恒生銀行客戶均同意遵從香港法院的司法裁判權。

以上人壽保險計劃乃由滙豐保險承保。滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務並於百慕達註冊成立之有限公司。滙豐保險將負責按人壽保單條款為您提供保險保障以及處理索償申請。本計劃並非銀行存款或銀行儲蓄計劃。恒生銀行乃根據保險業條例（香港法例第41章）註冊為滙豐保險於香港分銷人壽保險之代理機構。以上產品乃滙豐保險而非恒生銀行之產品，並只在香港銷售。有關產品細節、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。以上計劃是獨立的自願醫保計劃認可產品，您可選擇無須捆綁式地與其他種類的保險產品一併購買。投保以上計劃須向滙豐保險支付保費，滙豐保險會向恒生銀行就銷售以上計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），本行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單條款或質素的任何爭議應由滙豐保險與客戶直接解決。

本文件內有關自願醫保計劃稅務優惠的內容並不構成任何形式的稅務意見。本行及滙豐保險不會提供稅務意見。如客戶對其稅務狀況或稅務優惠的內容有任何疑問，應向獨立人士尋求專業意見或參閱稅務局網頁。



恒生銀行
HANG SENG BANK



滙豐保險
HSBC Life

Premium Discount on Vital Care Voluntary Health Insurance Flexi Plan

Eligible Hang Seng Bank Customers[^] who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offer ("Offer"):

Promotional Period: 1 April 2025 – 30 June 2025

| | |
|--|--|
| Eligible Life Insurance Plan | Vital Care Voluntary Health Insurance Flexi Plan |
| First Year Premium Discount/Premium Waiver | 20% |
| Eligible Hang Seng Bank Customers [^] | Hang Seng Bank account holders at the point of new application for the Eligible Life Insurance Plan. |

[^] If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for the abovementioned life insurance plan during the Promotional Period, the new life insurance application is ineligible for enjoying the Offer.

Remarks: Please refer to the below "Terms and Conditions" for details of the offer and the specific product brochure and terms and conditions for details of the products.

Please refer to the Policy for the detailed coverage, exclusions, terms and conditions.

Terms and Conditions

1. This promotion (the "Promotion") is only applicable to successful application submissions by the Eligible Hang Seng Bank Customers (as defined above) to Hang Seng Bank Limited and its successors and assigns ("Hang Seng Bank" or the "Bank") in respect of a new purchase of above plan within the Promotional Period mentioned above (both dates inclusive) with the relevant policies being issued by HSBC Life (International) Limited ("HSBC Life") on or before 31 August 2025, and shall at all times be subject to these Terms and Conditions ("Terms and Conditions").
2. Except as set out in clause 3 below, if an Eligible Hang Seng Bank Customer who is entitled to receive the Offer is also entitled to other offer(s) under another concurrent promotion run by the Bank in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service (such as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at the Bank's discretion.
3. Eligible Hang Seng Bank Customers who are also eligible for the Vital Care Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the terms and conditions of the Promotion. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details of the terms and conditions of the Family Discount can be found in "Family Discount Endorsement" of the policy provisions of Vital Care Voluntary Health Insurance Flexi Plan. The total premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
4. The Promotion is not applicable to policies applied in a company's name.
5. The Offer is not exchangeable for cash and is not transferable.
6. The Promotion is not applicable to policies applied with special quote exceeding the standard "Product summary" in relevant product brochure.

7. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in the application form due to rounding differences.
8. The Promotion is applicable to Eligible Hang Seng Bank Customers with purchases or transactions of Eligible Life Insurance Plan shown in the table above made via branch.
9. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
10. The Bank and HSBC Life reserve the right to change the Promotion, the Offer and/or these Terms and Conditions at any time, and the Promotion and/or the Offer may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible Hang Seng Bank Customers or to anyone. The Bank and HSBC Life do not accept any liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damage, costs or expenses which may arise (directly or indirectly) from any change of the Promotion, the Offer and/or these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
11. All offer under the Promotion is provided subject to prevailing regulatory requirements.
12. No person other than the Eligible Hang Seng Bank Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of the terms and conditions of the Promotion.
13. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
14. Should there be any discrepancy between the English and Chinese versions of the terms and conditions of the Promotion, the English version shall prevail.
15. The terms and conditions of the Promotion are governed by and construed in accordance with the laws of Hong Kong.
16. Each of the Bank, HSBC Life and the Eligible Hang Seng Bank Customer agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

The life insurance plan is underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The plan is not a bank deposit or bank savings plan. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in Hong Kong. The above product is a product of HSBC Life but not the Bank and it is intended only for sale in Hong Kong. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions. You have an option to purchase the product as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product. Subscriptions will be payable to HSBC Life upon enrolment of the product. HSBC Life would provide the Bank with the relevant commission and performance bonus in accordance to the selling of the product. The existing sales staff remuneration policy employed by the Bank will take into account various aspects of the staff performance but not solely on the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the policy terms or performance of the product should be resolved directly between HSBC Life and the customer.

All the information relating to tax incentive included in this material is not intended to provide any form of tax advice. Neither the Bank nor HSBC Life provide any tax advice. If any customer is in doubt with the tax status or any information relating to tax incentives, the customer should obtain independent professional advice or visit the Inland Revenue Department's website.



恒生銀行
HANG SENG BANK



滙豐保險
HSBC Life

「爱·护航」自愿医保灵活计划之折扣优惠

合资格恒生银行客户[^]于以下推广期间成功投保指定人寿保险计划可享以下优惠(「本优惠」)，受相关条款及细则约束[#]

推广期：2025年4月1日至2025年6月30日

| 合资格人寿保险计划 | 「爱·护航」自愿医保灵活计划 |
|------------------------|---------------------------|
| 首年保费折扣／保费豁免优惠 | 20% |
| 合资格恒生银行客户 [^] | 在递交合资格人寿保险计划的新申请时持有恒生银行账户 |

[^] 如合资格恒生银行客户取消任何于推广期开始日或之前递交／已生效的申请，并于推广期间申请上述指定人寿保险计划，新的人寿保险计划申请并不符合本优惠的资格。

[#] 备注：优惠详情请参阅以下条款及细则及指定产品的宣传册子及保单条款及细则。

有关计划之详尽保障范围、不受保障项目、条款及细则，请参阅保单。

条款及细则

- 是次推广(「本推广」)只适用于合资格恒生银行客户(见上述定义)于上述推广期间(包括首尾两天)成功递交上述合资格人寿保险计划申请至恒生银行有限公司及其继承人及受让人(「恒生银行」或「本行」)，同时其保单须于2025年8月31日或之前成功由汇丰人寿保险(国际)有限公司(「汇丰保险」)批核发出。本推广受此等条款及细则(「本条款及细则」)约束。
- 除下列第3项条款提及的情况外，若合资格恒生银行客户同时享有本优惠及本行于香港特别行政区(「香港」)所提供适用于同一类别产品／服务的其他优惠(如员工保费折扣优惠)，本行保留只向该客户提供价值最高的一项优惠的权利。
- 符合「爱·护航」自愿医保灵活计划家庭折扣优惠资格的合资格恒生银行客户，除本推广之条款和细则中所述的优惠外，可获10%保费折扣优惠。而该10%家庭保费折扣优惠及本优惠将基于原保费计算。有关家庭折扣优惠详情、条款及细则，请参阅「爱·护航」自愿医保灵活计划保单条款内的「家庭折扣批注」。总保费折扣金额将不被视用作申请扣税的合资格保费及不可获得税务扣除。

4. 本推广不适用于以公司名义投保的保单。
5. 本优惠不可转让或兑换现金。
6. 本推广不适用于超出相关产品册子中「计划摘要」标准的特别报价申请保单。
7. 由于金额需要作舍入调整，客户最后缴交的总保费或会与申请表所列的总保费稍有出入。
8. 本推广适用于合资格恒生银行客户于分行购买以上合资格人寿保险计划。
9. 汇丰保险将因应可能的保单持有人及／或可能的受保人／受保人于申请期间所提供的资料保留接受或拒绝任何有关计划之申请的权利。
10. 本行及汇丰保险保留于任何情况下更改本推广、本优惠及／或本条款及细则的权利。本行及汇丰保险亦可能运用酌情权取消及／或终止本推广及／或本优惠而毋须事前通知合资格恒生银行客户或任何人。本行及汇丰保险不会为相关改变、终止及／或取消决定所引致之影响负上任何责任。因本推广、本优惠及／或本条款及细则的任何更改或因任何行使本行或汇丰保险对本推广的酌情权而可能造成的任何(直接或间接)损失、损害或支出，本行及汇丰保险概不负责。
11. 本推广之所有优惠均受有关的监管条例约束。
12. 除有关合资格恒生银行客户、本行及汇丰保险以外，并无其他人士有权按《合约(第三者权利)条例》强制执行本推广的条款及细则的任何条文，或享有本推广的条款及细则的任何条文下的利益。
13. 若有任何争议，本行及／或汇丰保险保留最终决定权。
14. 如本推广的条款及细则的英文译本与中文译本在文义上出现分歧，概以英文为准。
15. 本推广的条款及细则受香港法律所管辖，并按照香港法律诠释。
16. 本行、汇丰保险及合资格恒生银行客户均同意遵从香港法院的司法裁判权。

以上人寿保险计划乃由汇丰保险承保。汇丰保险已获香港保险业监管局授权及受其监管于香港经营长期保险业务并于百慕达注册成立之有限公司。汇丰保险将负责按人寿保单条款为您提供保险保障以及处理索偿申请。本计划并非银行存款或银行储蓄计划。恒生银行乃根据保险业条例(香港法例第41章)注册为汇丰保险于香港分销人寿保险之代理机构。以上产品乃汇丰保险而非恒生银行之产品，并只在香港销售。有关产品细节、冷静期及相关费用，请参阅有关之产品册子及保单条款及细则。以上计划是独立的自愿医保计划认可产品，您可选择无须捆绑式地与其他种类的保险产品一并购买。投保以上计划须向汇丰保险支付保费，汇丰保险会向恒生银行就销售以上计划提供佣金及业绩奖金，而恒生银行目前所采取之销售员工花红制度，已包含员工多方面之表现，并非只著重销售金额。对于本行与客户之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围)，本行须与客户进行金融纠纷调解计划程序；然而，对于有关产品的保单条款或质素的任何争议应由汇丰保险与客户直接解决。

本文件内有关自愿医保计划税务优惠的内容并不构成任何形式的税务意见。本行及汇丰保险不会提供税务意见。如客户对其税务状况或税务优惠的内容有任何疑问，应向独立人士寻求专业意见或参阅税务局网页。



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「愛・護航」自願醫保靈活計劃之折扣優惠

合資格恒生銀行客戶[^]於以下推廣期間成功投保指定人壽保險計劃可享以下優惠(「本優惠」)，受相關條款及細則約束[#]

推廣期：2025年4月1日至2025年6月30日

| | |
|---------------|----------------|
| 合資格人壽保險計劃 | 「愛・護航」自願醫保靈活計劃 |
| 首年保費折扣／保費豁免優惠 | 50% |

| | |
|------------------------|--|
| 合資格恒生銀行客戶 [^] | |
| 組別1 | 在遞交合資格人壽保險計劃的新申請時持有恒生保險有限公司(「恒生保險」)之生效人壽保險保單的保單持有人 |
| 組別2 | 在遞交合資格人壽保險計劃的新申請時已登記恒生個人 e-Banking 之用戶 |
| 組別3 | 在遞交合資格人壽保險計劃的新申請時持有恒生信用卡的恒生銀行客戶 |

[^] 如合資格恒生銀行客戶取消任何於推廣期開始日或之前遞交／已生效的申請，並於推廣期間申請上述指定人壽保險計劃，新的人壽保險計劃申請並不符合本優惠的資格。

[#] 備註：優惠詳情請參閱以下條款及細則及指定產品的宣傳冊子及保單條款及細則。

有關計劃之詳盡保障範圍、不受保障項目、條款及細則，請參閱保單。

條款及細則

- 是次推廣(「本推廣」)只適用於合資格恒生銀行客戶(見上述定義)於上述推廣期間(包括首尾兩天)成功遞交上述合資格人壽保險計劃申請至恒生銀行有限公司及其繼承人及受讓人(「恒生銀行」或「本行」)，同時其保單須於2025年8月31日或之前成功由滙豐人壽保險(國際)有限公司(「滙豐保險」)批核發出。本推廣受此等條款及細則(「本條款及細則」)約束。
- 除下列第3項條款提及的情況外，若合資格恒生銀行客戶同時享有本優惠及本行於香港特別行政區(「香港」)所提供適用於同一類別產品／服務的其他優惠(如員工保費折扣優惠)，本行保留只向該客戶提供價值最高的一項優惠的權利。

3. 符合「愛·護航」自願醫保靈活計劃家庭折扣優惠資格的合資格恒生銀行客戶，除本推廣之條款和細則中所述的優惠外，可獲10%保費折扣優惠。而該10%家庭保費折扣優惠及本優惠將基於原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱「愛·護航」自願醫保靈活計劃保單條款內的「家庭折扣批註」。總保費折扣金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
4. 本推廣不適用於以公司名義投保的保單。
5. 本優惠不可轉讓或兌換現金。
6. 本推廣不適用於超出相關產品冊子中「計劃摘要」標準的特別報價申請保單。
7. 由於金額需要作捨入調整，客戶最後繳交的總保費或會與申請表所列的總保費稍有出入。
8. 本推廣適用於合資格恒生銀行客戶於分行購買以上合資格人壽保險計劃。
9. 滙豐保險將因應可能的保單持有人及／或可能的受保人／受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
10. 本行及滙豐保險保留於任何情況下更改本推廣、本優惠及／或本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及／或終止本推廣及／或本優惠而毋須事前通知合資格恒生銀行客戶或任何人。本行及滙豐保險不會為相關改變、終止及／或取消決定所引致之影響負上任何責任。因本推廣、本優惠及／或本條款及細則的任何更改或因任何行使本行或滙豐保險對本推廣的酌情權而可能造成的任何（直接或間接）損失、損害或支出，本行及滙豐保險概不負責。
11. 本推廣之所有優惠均受有關的監管條例約束。
12. 除有關合資格恒生銀行客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本推廣的條款及細則的任何條文，或享有本推廣的條款及細則的任何條文下的利益。
13. 若有任何爭議，本行及／或滙豐保險保留最終決定權。
14. 如本推廣的條款及細則的英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 本推廣的條款及細則受香港法律所管轄，並按照香港法律詮釋。
16. 本行、滙豐保險及合資格恒生銀行客戶均同意遵從香港法院的司法裁判權。

以上人壽保險計劃乃由滙豐保險承保。滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務並於百慕達註冊成立之有限公司。滙豐保險將負責按人壽保單條款為您提供保險保障以及處理索償申請。本計劃並非銀行存款或銀行儲蓄計劃。恒生銀行乃根據保險業條例（香港法例第41章）註冊為滙豐保險於香港分銷人壽保險之代理機構。以上產品乃滙豐保險而非恒生銀行之產品，並只在香港銷售。有關產品細節、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。以上計劃是獨立的自願醫保計劃認可產品，您可選擇無須捆綁式地與其他種類的保險產品一併購買。投保以上計劃須向滙豐保險支付保費，滙豐保險會向恒生銀行就銷售以上計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），本行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單條款或質素的任何爭議應由滙豐保險與客戶直接解決。

本文件內有關自願醫保計劃稅務優惠的內容並不構成任何形式的稅務意見。本行及滙豐保險不會提供稅務意見。如客戶對其稅務狀況或稅務優惠的內容有任何疑問，應向獨立人士尋求專業意見或參閱稅務局網頁。



恒生銀行
HANG SENG BANK



滙豐保險
HSBC Life

Premium Discount on Vital Care Voluntary Health Insurance Flexi Plan

Eligible Hang Seng Bank Customers[^] who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offer ("Offer"):

Promotional Period: 1 April 2025 – 30 June 2025

| | |
|--|--|
| Eligible Life Insurance Plan | Vital Care Voluntary Health Insurance Flexi Plan |
| First Year Premium Discount/Premium Waiver | 50% |

| Eligible Hang Seng Bank Customers [^] | |
|--|--|
| Group 1 | Hang Seng Insurance Company Limited ("Hang Seng Insurance") policyholders with any Hang Seng Insurance in-force life insurance policy(s) at the point of new application for the Eligible Life Insurance Plan. |
| Group 2 | Hang Seng Personal e-Banking registrants, at the point of new application for the Eligible Life Insurance Plan. |
| Group 3 | Hang Seng Bank customers holding Hang Seng Credit Card at the point of new application for the Eligible Life Insurance Plan. |

[^] If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for the abovementioned life insurance plan during the Promotional Period, the new life insurance application is ineligible for enjoying the Offer.

Remarks: Please refer to the below "Terms and Conditions" for details of the offer and the specific product brochure and terms and conditions for details of the products.

Please refer to the Policy for the detailed coverage, exclusions, terms and conditions.

Terms and Conditions

1. This promotion (the "Promotion") is only applicable to successful application submissions by the Eligible Hang Seng Bank Customers (as defined above) to Hang Seng Bank Limited and its successors and assigns ("Hang Seng Bank" or the "Bank") in respect of a new purchase of above plan within the Promotional Period mentioned above (both dates inclusive) with the relevant policies being issued by HSBC Life (International) Limited ("HSBC Life") on or before 31 August 2025, and shall at all times be subject to these Terms and Conditions ("Terms and Conditions").
2. Except as set out in clause 3 below, if an Eligible Hang Seng Bank Customer who is entitled to receive the Offer is also entitled to other offer(s) under another concurrent promotion run by the Bank in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service (such as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at the Bank's discretion.

3. Eligible Hang Seng Bank Customers who are also eligible for the Vital Care Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the terms and conditions of the Promotion. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details of the terms and conditions of the Family Discount can be found in "Family Discount Endorsement" of the policy provisions of Vital Care Voluntary Health Insurance Flexi Plan. The total premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
4. The Promotion is not applicable to policies applied in a company's name.
5. The Offer is not exchangeable for cash and is not transferable.
6. The Promotion is not applicable to policies applied with special quote exceeding the standard "Product summary" in relevant product brochure.
7. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in the application form due to rounding differences.
8. The Promotion is applicable to Eligible Hang Seng Bank Customers with purchases or transactions of Eligible Life Insurance Plan shown in the table above made via branch.
9. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
10. The Bank and HSBC Life reserve the right to change the Promotion, the Offer and/or these Terms and Conditions at any time, and the Promotion and/or the Offer may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible Hang Seng Bank Customers or to anyone. The Bank and HSBC Life do not accept any liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damage, costs or expenses which may arise (directly or indirectly) from any change of the Promotion, the Offer and/or these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
11. All offer under the Promotion is provided subject to prevailing regulatory requirements.
12. No person other than the Eligible Hang Seng Bank Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of the terms and conditions of the Promotion.
13. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
14. Should there be any discrepancy between the English and Chinese versions of the terms and conditions of the Promotion, the English version shall prevail.
15. The terms and conditions of the Promotion are governed by and construed in accordance with the laws of Hong Kong.
16. Each of the Bank, HSBC Life and the Eligible Hang Seng Bank Customer agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

The life insurance plan is underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The plan is not a bank deposit or bank savings plan. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in Hong Kong. The above product is a product of HSBC Life but not the Bank and it is intended only for sale in Hong Kong. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions. You have an option to purchase the product as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product. Subscriptions will be payable to HSBC Life upon enrolment of the product. HSBC Life would provide the Bank with the relevant commission and performance bonus in accordance to the selling of the product. The existing sales staff remuneration policy employed by the Bank will take into account various aspects of the staff performance but not solely on the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the policy terms or performance of the product should be resolved directly between HSBC Life and the customer.

All the information relating to tax incentive included in this material is not intended to provide any form of tax advice. Neither the Bank nor HSBC Life provide any tax advice. If any customer is in doubt with the tax status or any information relating to tax incentives, the customer should obtain independent professional advice or visit the Inland Revenue Department's website.



恒生銀行
HANG SENG BANK



滙豐保險
HSBC Life

「爱·护航」自愿医保灵活计划之折扣优惠

合资格恒生银行客户[^]于以下推广期间成功投保指定人寿保险计划可享以下优惠(「本优惠」)，受相关条款及细则约束[#]

推广期：2025年4月1日至2025年6月30日

| | |
|---------------|----------------|
| 合资格人寿保险计划 | 「爱·护航」自愿医保灵活计划 |
| 首年保费折扣／保费豁免优惠 | 50% |

| | |
|------------------------|--|
| 合资格恒生银行客户 [^] | |
| 组别1 | 在递交合资格人寿保险计划的新申请时持有恒生保险有限公司(「恒生保险」)之生效人寿保险保单的保单持有人 |
| 组别2 | 在递交合资格人寿保险计划的新申请时已登记恒生个人 e-Banking 之用户 |
| 组别3 | 在递交合资格人寿保险计划的新申请时持有恒生信用卡的恒生银行客户 |

[^] 如合资格恒生银行客户取消任何于推广期开始日或之前递交／已生效的申请，并于推广期间申请上述指定人寿保险计划，新的人寿保险计划申请并不符合本优惠的资格。

[#] 备注：优惠详情请参阅以下条款及细则及指定产品的宣传册子及保单条款及细则。

有关计划之详尽保障范围、不受保障项目、条款及细则，请参阅保单。

条款及细则

- 是次推广(「本推广」)只适用于合资格恒生银行客户(见上述定义)于上述推广期间(包括首尾两天)成功递交上述合资格人寿保险计划申请至恒生银行有限公司及其继承人及受让人(「恒生银行」或「本行」)，同时其保单须于2025年8月31日或之前成功由汇丰人寿保险(国际)有限公司(「汇丰保险」)批核发出。本推广受此等条款及细则(「本条款及细则」)约束。
- 除下列第3项条款提及的情况外，若合资格恒生银行客户同时享有本优惠及本行于香港特别行政区(「香港」)所提供适用于同一类别产品／服务的其他优惠(如员工保费折扣优惠)，本行保留只向该客户提供价值最高的一项优惠的权利。

3. 符合「爱·护航」自愿医保灵活计划家庭折扣优惠资格的合资格恒生银行客户，除本推广之条款和细则中所述的优惠外，可获10%保费折扣优惠。而该10%家庭保费折扣优惠及本优惠将基于原保费计算。有关家庭折扣优惠详情、条款及细则，请参阅「爱·护航」自愿医保灵活计划保单条款内的「家庭折扣批注」。总保费折扣金额将不被视用作申请扣税的合资格保费及不可获得税务扣除。
4. 本推广不适用于以公司名义投保的保单。
5. 本优惠不可转让或兑换现金。
6. 本推广不适用于超出相关产品册子中「计划摘要」标准的特别报价申请保单。
7. 由于金额需要作舍入调整，客户最后缴交的总保费或会与申请表所列的总保费稍有出入。
8. 本推广适用于合资格恒生银行客户于分行购买以上合资格人寿保险计划。
9. 汇丰保险将因应可能的保单持有人及／或可能的受保人／受保人于申请期间所提供的资料保留接受或拒绝任何有关计划之申请的权利。
10. 本行及汇丰保险保留于任何情况下更改本推广、本优惠及／或本条款及细则的权利。本行及汇丰保险亦可能运用酌情权取消及／或终止本推广及／或本优惠而毋须事前通知合资格恒生银行客户或任何人。本行及汇丰保险不会为相关改变、终止及／或取消决定所引致之影响负上任何责任。因本推广、本优惠及／或本条款及细则的任何更改或因任何行使本行或汇丰保险对本推广的酌情权而可能造成的任何(直接或间接)损失、损害或支出，本行及汇丰保险概不负责。
11. 本推广之所有优惠均受有关的监管条例约束。
12. 除有关合资格恒生银行客户、本行及汇丰保险以外，并无其他人士有权按《合约(第三者权利)条例》强制执行本推广的条款及细则的任何条文，或享有本推广的条款及细则的任何条文下的利益。
13. 若有任何争议，本行及／或汇丰保险保留最终决定权。
14. 如本推广的条款及细则的英文译本与中文译本在文义上出现分歧，概以英文为准。
15. 本推广的条款及细则受香港法律所管辖，并按照香港法律诠释。
16. 本行、汇丰保险及合资格恒生银行客户均同意遵从香港法院的司法裁判权。

以上人寿保险计划乃由汇丰保险承保。汇丰保险已获香港保险业监管局授权及受其监管于香港经营长期保险业务并于百慕达注册成立之有限公司。汇丰保险将负责按人寿保单条款为您提供保险保障以及处理索偿申请。本计划并非银行存款或银行储蓄计划。恒生银行乃根据保险业条例(香港法例第41章)注册为汇丰保险于香港分销人寿保险之代理机构。以上产品乃汇丰保险而非恒生银行之产品，并只在香港销售。有关产品细节、冷静期及相关费用，请参阅有关之产品册子及保单条款及细则。以上计划是独立的自愿医保计划认可产品，您可选择无须捆绑式地与其他种类的保险产品一并购买。投保以上计划须向汇丰保险支付保费，汇丰保险会向恒生银行就销售以上计划提供佣金及业绩奖金，而恒生银行目前所采取之销售员工花红制度，已包含员工多方面之表现，并非只著重销售金额。对于本行与客户之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围)，本行须与客户进行金融纠纷调解计划程序；然而，对于有关产品的保单条款或质素的任何争议应由汇丰保险与客户直接解决。

本文件内有关自愿医保计划税务优惠的内容并不构成任何形式的税务意见。本行及汇丰保险不会提供税务意见。如客户对其税务状况或税务优惠的内容有任何疑问，应向独立人士寻求专业意见或参阅税务局网页。